



CALIFORNIA

Technician/AGR Administrative Instruction

National Guard Technicians - CAL NG Active Guard/Reserve

MILITARY DEPARTMENT

P. O. BOX 269101
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NO EXPIRATION DATE

THE FEDERAL LONG TERM CARE INSURANCE PROGRAM (FLTCIP)

1. **Federal Long Term Care Insurance Program (FLTCIP):** The Federal Long Term Care Insurance Program (FLTCIP) provides long term care insurance to help pay for costs of care when you need help with activities you perform every day, or you have a severe cognitive impairment, such as Alzheimer's. Over 20 million Federal employees and their family members can apply for the insurance offered in this Program (this includes active and retired members of the uniformed services and qualified relatives). Care can be received in a variety of settings, including your home, an assisted living facility or a nursing home.
2. **Eligibility:** As specified in the law, Federal employees in a covered position (if you are eligible for Federal Employees Health Benefits (FEHB) you are eligible for FLTCIP) and members of the uniformed services are eligible for FLTCIP. There are two different applications for FLTCIP: The abbreviated underwriting application is used within the first 60 days of becoming eligible by new or newly eligible employees. This application has a few health related questions. The full underwriting application is used by all other applicants. The full underwriting application requires that you answer more health-related questions than the abbreviated underwriting. It may also include a review of medical records and possibly an interview with a nurse.
3. **FLTCIP Advantages:** There are numerous advantages to FLTCIP, such as but not limited to:
 - a. OPM Oversight – The Office of Personnel Management (OPM) stands behind the Federal Program.
 - b. Payment of Benefits – The Federal Program bases its benefit reimbursement on the actual cost of the enrollee's care, instead of reimbursing at "usual, customary and reasonable" rates as some other insurance policies do.
 - c. No War Exclusion – Many programs have a war exclusion, denying benefits due to war or an act of war. The Federal Program does not. However, if a catastrophe caused such a large number of Program enrollees to be eligible for benefits that

payment of their benefits would seriously affect the financial stability of the Program, the benefit period would be reduced.

4. **Premiums:** The amount of your premium is based on the coverage options you are approved for and your age. Your premiums will not change because you get older or your health changes after your coverage becomes effective.

5. **Enrollment Procedures:** If you are eligible, you can apply for FLTCIP using several different methods:

a. Download an application and fax it to (603)-430-6430 or mail it to Long Term Care Insurance Program, P.O. Box 9170, Boston, MA 02117-9995.

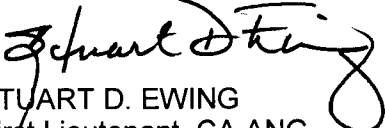
b. Request an application and/or information Kit (which includes the application) by calling 1-800-LTC-FEDS (1-800-582-3337). Then fax or mail the completed application to Long Term Care Partners, LLC.

c. Apply online by using www.itcfeds.com, secure online application process if you qualify to use abbreviated underwriting.

6. **Additional Information:** If you have additional questions, you can visit the Frequently Asked Questions section for the Federal Long Term Care Insurance Program at the Office of Personnel Management office website www.opm.gov, speak to a FLTCIP consultant by calling 1-800-LTC-FEDS, or email FLTCIP at info@itcpartners.com.

7. If you need assistance, contact Nancy Hamilton, Human Resource Specialist, at CAGNET 63411, DSN 466-3411, or (916) 854-3411.

FOR THE ADJUTANT GENERAL:


STUART D. EWING
First Lieutenant, CA ANG
Deputy, Human Resources Officer

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